

Information to identify the case:Debtor 1 **Willie James Rawls**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2732**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Eastern District of Michigan**Case number: **17-44902-mbm**

12/15

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Willie James Rawls

6/27/17**By the court:** /s/ Marci B McIvor
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Eastern District of Michigan

In re:
Willie James Rawls
Debtor

Case No. 17-44902-mbm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0645-2

User: sschu
Form ID: 318

Page 1 of 2
Total Noticed: 44

Date Rcvd: Jun 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2017.

db
24674725 +Willie James Rawls, 1810 Manchester, Ypsilanti, MI 48198-3654
+AAMS/Automated Accounts Management Servi, 4800 Mills Civic Parkway, Suite 202,
West Des Moines, IA 50265-5265
24674727 +Caliber Home Loans, Inc, Attn: Cash Operations, Po Box 24330,
Oklahoma City, OK 73124-0330
24674730 +Citibank/Sears, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040,
Saint Louis, MO 63179-0040
24674732 +Cr Svcs Of Michigan, Po Box 6428, Saginaw, MI 48608-6428
24674737 Equifax Credit Information Services, Inc, O.O. Box 740241, Atlanta, GA 30374
24674738 +Experian, P.O. Box 2002, Allen, TX 75013-2002
24729888 +Ford Motor Credit Company LLC, c/o Kilpatrick & Assoc., 903 N. Opdyke Road, Ste. C,
Auburn Hills, MI 48326-2693
24674742 +Gardner White, 39453 Ford Rd., Canton, MI 48187-4320
24674745 Huron Opthamology PC, 5477 Clark Rd., Ypsilanti, MI 48197-1102
24674747 IHA of Ann Arbor, P.O. Box 131186, Ann Arbor, MI 48113-1186
24674752 +Midwest Financial, P.O. Box 130079, Ann Arbor, MI 48113-0079
24674754 +NPAS, P. O. Box 99400, Louisville, KY 40269-0400
24674755 Processing Center, City of Ann Arbor, P. O. Box 2066, Tarrytown, NY 10591-9066
24674756 Professional Account Management, L.L.C., P.O. Box 2549, Detroit, MI 48231-2549
24674758 Republic Services, 1633 Highwood West, Pontiac, MI 48340-1244
24674759 +Singh Management, LLC, P. O. Box 255005, West Bloomfield, MI 48325-5005
24674760 +St. Joseph Mercy Health System, P.O. Box 993, Ann Arbor, MI 48106-0993
24674761 +State Of Mi Office Chi, Capitol View Building, 201 Townsend Street,
Lansing, MI 48913-0001
24674762 Superior Township Utility Department, 575 E. Clark Rd., Ypsilanti, MI 48198-3602
24674767 TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022-2000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

24674726 E-mail/Text: ebn@americollect.com Jun 27 2017 23:05:45 Americollect Inc, Po Box 1566,
1851 S Alverno Rd, Manitowoc, WI 54221
24674727 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Jun 27 2017 23:07:35 Caliber Home Loans, Inc,
Attn: Cash Operations, Po Box 24330, Oklahoma City, OK 73124-0330
24674728 +E-mail/Text: bankruptcy@cavps.com Jun 27 2017 23:06:12 Calvary Portfolio Services,
500 Summit Lake Ste 400, Valhalla, NY 10595-2322
24674729 +Fax: 602-659-2196 Jun 27 2017 23:40:56 ChexSystems, Attn: Consumer Relations,
7805 Hudson Road, Suite 100, Woodbury, MN 55125-1703
24674731 +E-mail/Text: Bk@c2cfsl.com Jun 27 2017 23:05:32 Coast to Coast Financial Solutions,
Attn:Bankruptcy, 101 Hodencamp Rd Ste 120, Thousand Oaks, CA 91360-5831
24674733 +EDI: CRFRSTNA.COM Jun 27 2017 22:48:00 Credit First National Assoc,
Attn: BK Credit Operations, Po Box 81315, Cleveland, OH 44181-0315
24674736 +EDI: DTEE.COM Jun 27 2017 22:48:00 DTE Energy, P.O. Box 740786,
Cincinnati, OH 45274-0786
24674734 +E-mail/Text: bankruptcy@dfcufinancial.com Jun 27 2017 23:05:34 Dfcu Financial C U,
400 Town Center Dr, Dearborn, MI 48126-2752
24674740 EDI: FORD.COM Jun 27 2017 22:48:00 Ford Motor Credit, National Bankruptcy Service Center,
Po Box 62180, Colorado Springs, CO 80962
24674741 EDI: FORD.COM Jun 27 2017 22:48:00 Ford Motor Credit Co, P.O. Box 537901,
Livonia, MI 48153-7901
24674739 +E-mail/Text: bankruptcy@firstelectronicbankusa.com Jun 27 2017 23:07:30
First Electronic Bank, Attn: Bankruptcy, 2150 S 1300 E Ste 400,
Salt Lake City, UT 84106-4336
24674743 +E-mail/Text: bk@gafco.net Jun 27 2017 23:05:25 Great American Finance, Attn: Bankruptcy,
20 N Wacker Dr. Suite 2275, Chicago, IL 60606-1294
24674744 +EDI: HFC.COM Jun 27 2017 22:48:00 Hsbc Bank Usa, Na, Po Box 2013,
Buffalo, NY 14240-2013
24674746 +EDI: IIC9.COM Jun 27 2017 22:49:00 IC Systems, Inc, 444 Highway 96 East,
St Paul, MN 55127-2557
24674748 EDI: IRS.COM Jun 27 2017 22:48:00 Internal Revenue Service, Insolvency Group 2,
880 Front Street, San Diego, CA 92101-8869
24674750 +E-mail/Text: MarcsBankruptcyUnit@michigan.gov Jun 27 2017 23:06:45
Michigan Department of Treasury, Collection/Bankruptcy Unit, P.O. Box 30168,
Lansing, MI 48909-7668
24674751 +E-mail/Text: MarcsBankruptcyUnit@michigan.gov Jun 27 2017 23:06:45
Michigan Department of Treasury, Collection/Bankruptcy Unit, P.O. Box 30199,
Lansing, MI 48909-7699
24674753 +E-mail/Text: egssupportservices@egscorp.com Jun 27 2017 23:06:00
NCO Financial Systems, Inc., 507 Prudential Rd., Horsham, PA 19044-2308
24674757 EDI: RECOVERYCORP.COM Jun 27 2017 22:48:00 Recovery Management Systems Corporation,
25 S.E. Avenue, Suite 1120, Miami, FL 33131
24674763 +EDI: RMSC.COM Jun 27 2017 22:48:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy,
Po Box 956060, Orlando, FL 32896-0001
24674764 +E-mail/Text: rzdrowski@szubalaw.com Jun 27 2017 23:07:30 Szuba & Associates, PLLC,
40600 Ann Arbor Road, Plymouth, MI 48170-4675
24674765 EDI: AISTMBL.COM Jun 27 2017 22:48:00 T-Mobile, P.O. Box 742596, Cincinnati, OH 45274

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

24674766 +E-mail/Text: crwkflw@firstdata.com Jun 27 2017 23:06:35 TeleCheck Services, Inc.,
5251 Westheimer, Houston, TX 77056-5416
24674735 EDI: ESSL.COM Jun 27 2017 22:48:00 dish, P. O. Box 7203, Pasadena, CA 91109-7303
TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

24674749* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, P.O. Box 21126,
Philadelphia, PA 19114)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 29, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2017 at the address(es) listed below:

John Robert Keyes on behalf of Debtor Willie James Rawls ecf@robertkeyeslaw.com,
chris@robertkeyeslaw.com;R40283@notify.bestcase.com
Richardo I. Kilpatrick on behalf of Creditor Ford Motor Credit Company LLC ecf@kaalaw.com,
konail@kaalaw.com;Rkilpatrick@ecf.courtdrive.com;jmcardle@ecf.courtdrive.com;csanders@ecf.courtdrive.com;ksmith@ecf.courtdrive.com;konail@ecf.courtdrive.com;Dchapman@ecf.courtdrive.com;malexander@ecf.courtdrive.com
Shakeena Melbourne on behalf of Creditor Ford Motor Credit Company LLC smelbourne@kaalaw.com,
ecf@kaalaw.com;smelbourne@ecf.courtdrive.com;ksmith@ecf.courtdrive.com;Dchapman@ecf.courtdrive.com;malexander@ecf.courtdrive.com
Timothy J. Miller trustee@schneidermiller.com, MI45@ecfcbis.COM;assistant@schneidermiller.com
TOTAL: 4